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Electronic Filing System (EFS) Data  
Electronic Patent Application Submission  
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EFS ID: 50537  
Application ID: 09751265  
Title of Invention: INTEGRATED SYSTEMS FOR  
ELECTRONIC BILL PRESENTMENT  
AND PAYMENT  
First Named Inventor: Dushyant Sharma  
Domestic/Foreign Application: Domestic Application  
Filing Date: 2000-12-29  
Effective Receipt Date: 2003-11-12  
Submission Type: Information Disclosure  
Statement  
Filing Type:  
Confirmation number: 8959  
Attorney Docket Number: 6583






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Total Fees Authorized:

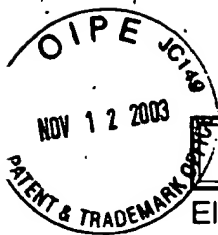
Digital Certificate Holder: cn=Antonia M. Holland,ou=Registered Attorneys,ou=Patent and  
Trademark Office,ou=Department of Commerce,o=U.S. Government,c=US  
Certificate Message Digest: 0b19c8f37dc5c6de33f8774ad7745b81e986e13b

**TRANSMITTAL**

Electronic Version v1.1  
Stylesheet Version v1.1.0

| <b>Title of<br/>Invention</b>  | <b>INTEGRATED SYSTEMS FOR ELECTRONIC BILL<br/>PRESENTMENT AND PAYMENT</b> |  |                           |             |  |                     |                    |            |                        |                 |  |                      |      |  |                         |      |  |
|--|---|--|---------------------------|-------------|--|---------------------|--------------------|------------|------------------------|-----------------|--|----------------------|------|--|-------------------------|------|--|
| <table><tr><td>Application Number:</td><td>09/751265</td><td></td></tr><tr><td>Date:</td><td>2000-12-29</td><td></td></tr><tr><td>First Named Applicant:</td><td>Dushyant Sharma</td><td></td></tr><tr><td>Confirmation Number:</td><td>8959</td><td></td></tr><tr><td>Attorney Docket Number:</td><td>6583</td><td></td></tr></table>   |   |  | Application Number:       | 09/751265   |  | Date:               | 2000-12-29         |            | First Named Applicant: | Dushyant Sharma |  | Confirmation Number: | 8959 |  | Attorney Docket Number: | 6583 |  |
| Application Number:  | 09/751265   |  |                           |             |  |                     |                    |            |                        |                 |  |                      |      |  |                         |      |  |
| Date:  | 2000-12-29  |  |                           |             |  |                     |                    |            |                        |                 |  |                      |      |  |                         |      |  |
| First Named Applicant:   | Dushyant Sharma   |  |                           |             |  |                     |                    |            |                        |                 |  |                      |      |  |                         |      |  |
| Confirmation Number:   | 8959  |  |                           |             |  |                     |                    |            |                        |                 |  |                      |      |  |                         |      |  |
| Attorney Docket Number:  | 6583  |  |                           |             |  |                     |                    |            |                        |                 |  |                      |      |  |                         |      |  |
| <p>I hereby certify that the use of this system is for OFFICIAL correspondence between patent applicants or their representatives and the USPTO. Fraudulent or other use besides the filing of official correspondence by authorized parties is strictly prohibited, and subject to a fine and/or imprisonment under applicable law.</p> <p>I, the undersigned, certify that I have viewed a display of document(s) being electronically submitted to the United States Patent and Trademark Office, using either the USPTO provided style sheet or software, and that this is the document(s) I intend for initiation or further prosecution of a patent application noted in the submission. This document(s) will become part of the official electronic record at the USPTO.</p> <table border="1"><thead><tr><th>Submitted by:</th><th>Elec. Sign.</th><th>Sign. Capacity</th></tr></thead><tbody><tr><td>Antonia M Holland</td><td>Antonia M. Holland</td><td>Attorney</td></tr></tbody></table> |   |  | Submitted by:             | Elec. Sign. | Sign. Capacity   | Antonia M Holland   | Antonia M. Holland | Attorney   |                        |                 |  |                      |      |  |                         |      |  |
| Submitted by:  | Elec. Sign.   | Sign. Capacity   |                           |             |  |                     |                    |            |                        |                 |  |                      |      |  |                         |      |  |
| Antonia M Holland  | Antonia M. Holland  | Attorney   |                           |             |  |                     |                    |            |                        |                 |  |                      |      |  |                         |      |  |
| <table><tr><td>Documents being submitted</td><td>Files</td></tr><tr><td>us-ids</td><td>7127_ids-usidst.xml</td></tr><tr><td></td><td>us-ids.dtd</td></tr><tr><td></td><td>us-ids.xsl</td></tr></table>   |   |  | Documents being submitted | Files       | us-ids   | 7127_ids-usidst.xml |                    | us-ids.dtd |                        | us-ids.xsl      |  |                      |      |  |                         |      |  |
| Documents being submitted  | Files   |  |                           |             |  |                     |                    |            |                        |                 |  |                      |      |  |                         |      |  |
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|  | us-ids.xsl  |  |                           |             |  |                     |                    |            |                        |                 |  |                      |      |  |                         |      |  |
| <p><b>Comments</b></p> <p>The Information Disclosure Statement submitted herewith is being filed within three months of the filing date of the application or date of entry into the national stage of an</p>  |   |  |                           |             |  |                     |                    |            |                        |                 |  |                      |      |  |                         |      |  |

international application or before the mailing date of a first Office action on the merits, whichever event occurs last. 37 CFR 1.97(b). Therefore, no fees are required. Non-Patent Literature Documents, if any and when necessary, will be submitted following this Electronic Information Disclosure Statement Submission via First Class Mail. The Patent and Trademark Office is also authorized to charge any additional fee(s) required to secure entry of this Information Disclosure Statement, or to credit any overpayment, to Deposit Account No. 18-0882.



## ELECTRONIC INFORMATION DISCLOSURE STATEMENT

Electronic Version v18  
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|-------------------------|--|
| Title of<br>Invention   | INTEGRATED SYSTEMS FOR ELECTRONIC BILL<br>PRESENTMENT AND PAYMENT  |
| Application Number:     | 09/751265  |
| Confirmation Number:    | 8959   |
| First Named Applicant:  | Dushyant Sharma  |
| Attorney Docket Number: | 6583   |
| Art Unit:               | 2161   |
| Search string:          | ( 5710887 or 5727129 or 5754939 or 5826242<br>or 5848396 or 5857190 or 5870559 or 5956693<br>or 5987440 or 6000033 or 6006333 or 6038597<br>or 6052730 or 6085191 or 6178511 or 6253203<br>or 6275824 or 6393407 or 6446119 or 6412073<br>or 6199077 or 3833885 or 4277837 or 4319336<br>or 4460960 or 4678895 or 4727243 or 4823264<br>or 4947028 or 5025373 or 5220501 or 5231571<br>or 5283829 or 5287270 or 5325290 or 5326959<br>or 5336870 or 5341429 or 5347632 or 5383113<br>or 5420405 or 5465206 or 5483445 or 5594910<br>or 5655089 or 5710889 or 5727249 or 5815665<br>or 5870724 or 5873072 or 5884288 or 5903721<br>or 5920847 or 5930759 or 5943656 or 5956700<br>or 5963925 or 5974146 or 6044362 or 6049786<br>or 6055567 or 6070150 or 6128603 or 6173272<br>or 6182052 or 6289322 or 6292789 or 6327577<br>or 6334116 or 6363362 or 5903732 or 3833885<br>or 4277837 or 4315101 or 4317957 or 4420751<br>or 4454414 or 4460960 or 4634845 or 4678895<br>or 4689478 or 4695880 or 4727243 or 4734858<br>or 4799156 or 4823264 or 4947028 or 5007084<br>or 5025373 or 5220501 or 5231571 or 5265033<br>or 5283829 or 5287270 or 5325290 or 5326959<br>or 5336870 or 5341429 or 5347632 or 5420405<br>or 5424938 or 5473143 or 5483445 or 5594910<br>or 5649117 or 5655089 or 5699528 or 5710889<br>or 5717868 or 5727249 or 5729693 or 5745886<br>or 5787403 or 5815665 or 5832460 or 5845267<br>or 5848400 or 5884290 or 5890140 or 5903721<br>or 5903732 or 5905976 or 5930759 or 5943656<br>or 5956695 or 5956700 or 5978780 or 6029151<br>or 6032133 or 6052457 or 6058380 or 6065012 |



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or 20020087471 ).pn.

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Note: Applicant is not required to submit a paper copy of cited US Patent Documents

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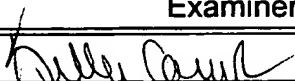
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## Remarks

Note: Remarks are not for responding to an office action.

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## Signature

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|---|----------|
|  | 11/20/05 |

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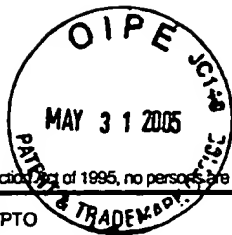
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| Application Number     | 09/751,265          |
| Filing Date            | 12/29/2000          |
| First Named Inventor   | Dushyant Sharma     |
| Group Art Unit         | 3624                |
| Examiner Name          | Kelly Scaggs Campen |
| Attorney Docket Number | 6583                |

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|   |   | Application Number       | 09/751,265          |                        |      |
|   |   | Filing Date              | 12/29/2000          |                        |      |
|   |   | First Named Inventor     | Dushyant Sharma     |                        |      |
|   |   | Group Art Unit           | 3624                |                        |      |
|   |   | Examiner Name            | Kelly Scaggs Campen |                        |      |
| Sheet   | 2 | of                       | 2                   | Attorney Docket Number | 6583 |

| OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS |                          |   |                |
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| Examiner<br>Initials *                             | Cite<br>No. <sup>1</sup> | Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published. | T <sup>2</sup> |
| JS   |                          | SHARON OSBERG, "Wells Fargo: Standards-Based Electronic Bill Presentment and Payment (EBPP)". November 1999 (1999-11), XP-002192923   |                |
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| Examiner<br>Signature | <i>Kelly Scaggs Campen</i> | Date<br>Considered | 11/20/00 |
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